

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jennifer L Varnold

Debtor(s)

Case No. 16-31196

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/30/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/02/2016.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,100.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$888.92
Less amount refunded to debtor	\$867.14

NET RECEIPTS: \$21.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$21.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$21.78

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,417.99	NA	NA	0.00	0.00
CITIMORTGAGE INC	Unsecured	162,650.20	NA	NA	0.00	0.00
SGQ	Unsecured	300.00	NA	NA	0.00	0.00
THE VIP LOAN SHOP	Unsecured	300.00	NA	NA	0.00	0.00
US FAST CASH	Unsecured	300.00	NA	NA	0.00	0.00
WESTGATE GROUP	Unsecured	200.00	NA	NA	0.00	0.00
AMERILOAN	Unsecured	306.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC/ANN TAYI	Unsecured	1,762.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	2,929.00	NA	NA	0.00	0.00
CASH YES	Unsecured	600.00	NA	NA	0.00	0.00
CASHCALL INC	Unsecured	1,488.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1,300.00	NA	NA	0.00	0.00
EDUCATION CHELA/SALLIE MAE	Unsecured	6,742.00	NA	NA	0.00	0.00
CITIBANK ISA/CITICORP CREDIT SER	Unsecured	1,358.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	635.00	NA	NA	0.00	0.00
EDUCATION DEPT OF ED/SALLIE MA	Unsecured	7,221.00	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	1,329.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC/CHRONOPULC	Unsecured	286.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC/PSYCHIATRIC	Unsecured	152.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	314.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	89.00	NA	NA	0.00	0.00
ILC	Unsecured	1,000.00	NA	NA	0.00	0.00
INTEGRITY	Unsecured	400.00	NA	NA	0.00	0.00
JHS MARKETING	Unsecured	300.00	NA	NA	0.00	0.00
MIDLAND FUNDING/CHASE BANK U	Unsecured	1,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MONEY LOANS QUICK	Unsecured	870.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	852.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	339.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	150.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	145.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	141.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	118.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	81.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	70.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & CO/PALOS C	Unsecured	60.00	NA	NA	0.00	0.00
NISSAN INF LT	Unsecured	2,137.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	779.00	NA	NA	0.00	0.00
AT&T/PINNACLE FINANCIAL GROUP	Unsecured	592.00	NA	NA	0.00	0.00
SECURITY CREDIT SYSTEMS/ROBER	Unsecured	2,168.00	NA	NA	0.00	0.00
SETERUS INC	Secured	34,181.22	NA	NA	0.00	0.00
SETERUS INC	Secured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$21.78</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$21.78</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/02/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.